

Information to identify the case:

Debtor 1	Sandra R. Hankins	Social Security number or ITIN	xxx-xx-4202
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-13929-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra R. Hankins

5/21/25

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra R. Hankins
Debtor

Case No. 20-13929-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 21, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db	Sandra R. Hankins, 1393 Essex St, Rahway, NJ 07065-5042
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518752513	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 21 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: BankruptcyECFMail@mccalla.com	May 21 2025 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830
cr	^ MEBN	May 21 2025 20:46:12	NewRez LLC dba Shellpoint Mortgage Servicing as s, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543, UNITED STATES 08543-5226
518798345	Email/PDF: bncnotices@becket-lee.com	May 21 2025 21:15:29	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518752504	Email/PDF: bncnotices@becket-lee.com	May 21 2025 21:16:18	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518752505	EDI: TSYS2	May 22 2025 00:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518752506	EDI: CAPITALONE.COM	May 22 2025 00:38:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518798346	Email/PDF: bncnotices@becket-lee.com	May 21 2025 21:16:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518752507	EDI: JPMORGANCHASE	May 22 2025 00:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518752508	EDI: WFNNB.COM	May 22 2025 00:38:00	Comenity Bank/Lnbryant, PO Box 182789, Columbus, OH 43218-2789
518752509	EDI: WFNNB.COM	May 22 2025 00:38:00	Comenitybank/catherine, PO Box 182789, Columbus, OH 43218-2789
518752510	EDI: WFNNB.COM	May 22 2025 00:38:00	Comenitycb/hsn, PO Box 182120, Columbus, OH 43218-2120
518752511	Email/PDF: creditonebknofications@resurgent.com	May 21 2025 21:15:28	Credit One Bank NA, PO Box 98872, Las Vegas,

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			NV 89193-8872
518761042	EDI: DISCOVER	May 22 2025 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518752512	EDI: DISCOVER	May 22 2025 00:38:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518844311	EDI: IRS.COM	May 22 2025 00:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
518752514	EDI: JEFFERSONCAP.COM	May 22 2025 00:38:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518821301	EDI: JEFFERSONCAP.COM	May 22 2025 00:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518799725	+ Email/Text: RASEBN@raslg.com	May 21 2025 20:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518752515	+ EDI: CAPITALONE.COM	May 22 2025 00:38:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518835126	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 21 2025 20:51:00	LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
518830901	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 21:17:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518830740	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 20:52:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520102584	+ Email/Text: mtgbk@shellpointmtg.com	May 21 2025 20:51:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520406329	+ Email/Text: mtgbk@shellpointmtg.com	May 21 2025 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520406328	Email/Text: mtgbk@shellpointmtg.com	May 21 2025 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518835494	Email/Text: mtgbk@shellpointmtg.com	May 21 2025 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518752516	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 21 2025 20:51:00	Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
518817902	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 21 2025 20:51:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
518758631	+ EDI: AGFINANCE.COM	May 22 2025 00:38:00	OneMain Financial, P.O. Box 3251, Evansville, IN 47731-3251
518752518	EDI: AGFINANCE.COM	May 22 2025 00:38:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
519042990	EDI: PRA.COM	May 22 2025 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519042991	EDI: PRA.COM	May 22 2025 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518816848	EDI: PRA.COM	May 22 2025 00:38:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518819735	EDI: Q3G.COM	May 22 2025 00:38:00	Quantum3 Group LLC as agent for, MOMA Trust

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			LLC, PO Box 788, Kirkland, WA 98083-0788
518752519	Email/Text: bkelectronicnoticecourtmail@computershare.com	May 21 2025 20:51:00	specialized loan servicing, 8742 Lucent Blvd, Littleton, CO 80129-2302
518752517	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 21 2025 20:50:00	Nj Division Of Taxation, Pob 245 Bankruptcy Section, Trenton, NJ 08695
518964385	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 21 2025 20:50:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
519497621	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 21 2025 20:51:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518752520	EDI: SYNC	May 22 2025 00:38:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
518752521	EDI: SYNC	May 22 2025 00:38:00	Syncb/qvc, PO Box 965005, Orlando, FL 32896-5005
518835673	^ MEBN	May 21 2025 20:48:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518752769	+ EDI: AISACG.COM	May 22 2025 00:38:00	Synchrony Bank, 4515 N Santa Fe Ave, Oklahoma, OK 73118-7901
518813931	Email/Text: bkelectronicnoticecourtmail@computershare.com	May 21 2025 20:51:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
520587731	+ Email/Text: bkteam@selenefinance.com	May 21 2025 20:51:00	U.S. Bank Trust National Association, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association, Selene Finance LP 75019-6295
520587730	+ Email/Text: bkteam@selenefinance.com	May 21 2025 20:51:00	U.S. Bank Trust National Association, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518844310		Verizon Wireless
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
520102585	*+	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519497622	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor LOANCARE LLC cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Edward Nathan Vaisman	on behalf of Debtor Sandra R. Hankins vaismanlaw@gmail.com g20495@notify.cincompass.com;vaisman.edwardb128387@notify.bestcase.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for Towd Point Master Funding Trust FKMF 2021-A RP B eholdren@hillwallack.com hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Elizabeth K. Holdren	on behalf of Creditor Towd Point Master Funding Trust FKMF 2021-A RP B eholdren@hillwallack.com hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melanie Carmela Grimes	on behalf of Creditor LOANCARE LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13